

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM A. DRISCOLL, JR.
NICOLE M. DRISCOLL
Debtor(s)

Case No. 18-24397CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2018.
- 2) The plan was confirmed on 01/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/29/2019, 07/05/2019, 10/15/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/25/2024.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,789.00.
- 10) Amount of unsecured claims discharged without full payment: \$40,559.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$231,640.75
Less amount refunded to debtor	\$1,860.36

NET RECEIPTS: **\$229,780.39**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$10,936.03
Court Costs	\$0.00
Trustee Expenses & Compensation	\$11,110.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$22,046.05**

Attorney fees paid and disclosed by debtor: \$126.60

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTM	Unsecured	1,400.00	1,676.25	1,676.25	262.45	0.00
ACAR LEASING LTD D/B/A GM FINAN	Priority	8,948.00	8,780.94	8,675.93	8,675.93	0.00
ALLEGENT COMMUNITY FCU	Secured	8,639.00	8,969.93	8,969.93	8,969.93	705.37
ALLEGENT COMMUNITY FCU	Secured	561.00	605.06	605.06	605.06	42.00
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,602.00	2,602.04	2,602.04	407.40	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	799.00	799.67	799.67	125.20	0.00
CAPITAL ONE NA**	Unsecured	785.00	822.84	822.84	128.83	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	7,918.00	7,918.69	7,918.69	1,239.83	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	538.00	586.00	586.00	91.75	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	994.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CRANBERRY TOWNSHIP**	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,115.00	4,115.35	4,115.35	644.34	0.00
DOVENMUEHLE MORTGAGE INC	Unsecured	0.00	NA	NA	0.00	0.00
GM FINANCIAL	Secured	0.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL AMERICA DBA H	Secured	0.00	NA	NA	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Priority	10,503.00	10,413.77	9,286.72	9,286.72	0.00
HYUNDAI LEASE TITLING TRUST	Unsecured	2,448.00	2,448.82	2,448.82	383.41	0.00
LINCOLN AUTOMOTIVE FINANCIAL :	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,807.00	2,807.96	2,807.96	439.64	0.00
LVNV FUNDING LLC	Unsecured	2,087.00	2,087.82	2,087.82	326.89	0.00
NEW LEAF AUTO LENDING	Priority	NA	NA	NA	14,860.18	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN POWER*	Unsecured	0.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	241,000.00	248,200.53	0.00	104,622.41	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	18,754.04	18,754.04	18,754.04	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,638.00	1,638.30	1,638.30	256.51	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,309.00	3,309.06	3,309.06	518.10	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,743.00	1,743.58	1,743.58	272.99	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	647.00	647.78	647.78	101.42	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,092.00	2,091.76	2,091.76	327.51	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SHERIDAN ANESTHESIA	Unsecured	372.00	NA	NA	0.00	0.00
SOUTHWEST BANK++	Unsecured	7,753.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,375.00	1,481.31	1,481.31	231.93	0.00
THREE RIVERS ENDOSCOPY	Unsecured	275.00	NA	NA	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	2,196.27	2,196.27	2,196.27	0.00
US BANK TRUST NA - OWNER TRUST	Secured	40,000.00	70,132.17	0.00	28,872.17	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	23,249.00	23,292.23	23,292.23	3,646.86	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,538.00	4,547.23	4,547.23	711.96	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	0.00	174.01	174.01	27.24	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$133,494.58	\$0.00
Mortgage Arrearage	\$20,950.31	\$20,950.31	\$0.00
Debt Secured by Vehicle	\$605.06	\$605.06	\$42.00
All Other Secured	\$8,969.93	\$8,969.93	\$705.37
TOTAL SECURED:	\$30,525.30	\$164,019.88	\$747.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,962.65	\$32,822.83	\$0.00
TOTAL PRIORITY:	\$17,962.65	\$32,822.83	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,790.70	\$10,144.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$22,046.05</u>
Disbursements to Creditors	<u>\$207,734.34</u>

TOTAL DISBURSEMENTS : **\$229,780.39**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.